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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire KML Law Group, P.C. 216 Haddon Avenue, Suite 406 Westmont, NJ 08108 Main Phone: 609-250-0700 dcarlon@kmllawgroup.com Attorneys for Secured Creditor The Money Source Inc.

In Re:

Nidara Fields,

Debtor.



Order Filed on June 8, 2020 by Clerk U.S. Bankruptcy Court District of New Jersey

Case No.: 19-18595 VFP

Adv. No.:

Hearing Date: 4/16/2020 @ 10:00 a.m..

Judge: Vincent F. Papalia

## ORDER RESOLVING MOTION FOR RELIEF FROM STAY

The relief set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED.** 

**DATED: June 8, 2020** 

Honorable Vincent F. Papalia United States Bankruptcy Judge (Page 2)

Debtor: Nidara Fields Case No: 19-18595 VFP

Caption of Order: ORDER RESOLVING MOTION FOR RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, The Money Source Inc., Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 37 B Newark Way Maplewood Twp, New Jersey 07040, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and David Jerome Witherspoon, Esquire, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of April 28, 2020, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payment due for a total post-petition default of \$6.10 (1 @ \$992.42, less suspense \$986.32); and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that the default payment of \$6.10 will be paid with May's payment; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that regular mortgage payments are to resume May 1, 2020, directly to Secured Creditor's servicer The Money Source Inc. 500 S. Broad St. Suite 100A, Meriden, CT 06450 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that Secured Creditor's Motion for Relief is hereby resolved.